I have signed up with the NoCall List to stop unwanted solicitations. If I choose to do business with someone or not to do business with someone is my choice and I do not want phone calls asking me to return my business to them. I worked at banks for over 30 years and if our products and customer service were not satisfactory, we risked losing the client. Today's banks have become more automated, less personal. Now when they lose you, they want to be "personal" with a phone call. Let them send a letter, if I want to call them, I will.